

FREQUENTLY ASKED QUESTIONS ON PRODUCER LICENSING

- 1. I do not currently have an insurance producer license and am a resident of Colorado. How do I become licensed?
- **2.** Should I obtain a Personal Lines line of authority in Colorado?
- **1** I wish to become licensed to sell Title, Crop/Hail, Credit, Travel-Ticket Insurance. What are the pre-licensing requirements?
- 4. I am a non-resident producer with a license in another state. How do I obtain a non-resident license in Colorado?
- **5** I have a valid license in another state and am moving to Colorado. What must I do to obtain a Colorado resident license?
- **6** I am a resident Colorado producer and moving to another state. What do I need to do?
- 7. I am a current Colorado resident producer. How do I renew my license?
- **8** When does my license expire?
- 9 My license in Colorado has been inactive, terminated or cancelled for less than one year. Who can I re-activate my license?
- My resident license in Colorado has been inactive, terminated or cancelled for more than one year. Can I re-activate my license?
- 11. How do I change my resident address or email address within Colorado or within my resident state?
- 12. My resident state has changed. How do I change my address in that new state?
- 13. I have a current resident or non-resident license in Colorado and would like to add a line of authority. How do I do this?

14. What are the fees for licensing? **15.** Is there a different fee for individual producers and agencies? Where can I find the statutes and regulations that apply to the sale of insurance? <u>16.</u> How can I check to see if a producer is properly licensed? **17. 18.** I did not receive a copy of my license. How do I obtain it? I have a complaint against a producer. How do I submit it? **19.** How can I obtain information on the disciplinary record of a producer? **20.** I have a question regarding Surplus Lines licensing or information. <u>21.</u> How can I get this information? 22. I have a question on title insurance or a title agent licensing. How can I get this information? I have a question on Continuing Education. How can I get this information? 23. <u>24.</u> Do I need a Public Adjustors License in Colorado? **25**. Are Third Party Administrators licensed in Colorado?

- 1. I do not currently have an insurance producer license and am a resident of Colorado. How do I become licensed?
 - a. I wish to sell Life, Accident & Health, Property & Casualty or Personal Lines?

A **pre-licensing education class** is required.

To review a list of approved pre-licensing providers

Click on this link: http://www.asisvcs.com/indhome_fs.asp?CPCAT=1206INS

- Scroll down to Examinations Insurance
- Click on *Pre-licensing Provider and Course listing*

• When the class is completed, obtain a course completion certificate for the line of authority you wish to test for. Your pre-licensing provider should provide information as to how you may schedule to take an exam. This information is also available at

Click on this link: http://www.asisvcs.com/indhome_fs.asp?CPCAT=1206INS

- Scroll down to Examinations Insurance
- Click on *Request an Exam* Reservation
- After passing the test; click on this link: www.sircon.com/colorado to apply for your license
- 2. Should I obtain a Personal Lines line of authority in Colorado?

CRS 10-2-407(n) provides that "personal lines" means property and casualty insurance **sold to** individuals and families for primarily non-commercial purposes.

Please be advised:

- 1. Property and casualty lines of authority allow a producer to sell **both** commercial and non-commercial business
- 2. Personal lines **restricts** the sale of commercial business
- 3. Please do not rely on your current job responsibilities for Personal Lines insurance to choose this line of authority. Resident producers/applicants who have completed pre-licensing education and passed the exam for Property and Casualty **DO NOT NEED** a personal lines line of authority. It duplicates the P & C line of authority.
- 4. Applicant who have completed pre-licensing education and passed the exam for Personal Lines may **only** make application for this line of authority.

Non-resident applicants should re-verify with their respective home states prior to submitting an application for a non-resident Personal Lines license in Colorado

3. I wish to become licensed to sell Title, Crop/Hail, Credit, Travel-Ticket insurance. What are the pre-licensing requirements?

There is no pre-licensing education requirement for the following lines of authority:

Title Crop/Hail Credit Travel-ticket insurance You can review the Course Outline upon which the test questions are developed at:

http://www.asisvcs.com/indhome_fs.asp?CPCAT=1206INS (click link)

- Scroll down to Examinations Insurance
- Open Course Outlines
- 4. I am a non-resident producer with a license in another state. How do I obtain a non-resident license in Colorado?

Go to www.sircon.com/Colorado

Click on Apply for a License

5. I have a valid license in another state and am moving to Colorado. What must I do to obtain a Colorado resident license?

Please contact Pearson VUE at 800-275-8247 for information on how to transfer your license. Please do NOT cancel your other state license until you obtain this information.

6. I am a resident Colorado producer and moving to another state. What do I need to do?

Please contact the state to which you are moving to obtain information from it as to what it requires for a transfer of a license. If a Letter of Clearance is required, please contact Pearson VUE at 800-275-8247. Please note that if a Letter of Clearance is provided, your Colorado license will be cancelled.

7. I am a current Colorado resident producer. How do I renew my license?

Click on this link: www.Sircon.com/Colorado

Click on **RENEW** my license

8. When does my license expire?

Click on http://cdilookup.asisvcs.com/IndividualSearch.aspx

• Scroll down and enter your name

Your license information will display.

9. My license in Colorado has been inactive, terminated or cancelled for *less* than one year.

To apply for reinstatement of your license click on this link: www.sircon.com/Colorado - Click Apply for a License. (There is no link for "Reinstatement")

10. My resident license in Colorado has been inactive, terminated or cancelled for *more* than one year.

You must take the pre-licensing education and re-test for all lines of authority you wish to sell.

11. How do I change my resident address or email address within Colorado or within my resident state?

We cannot change your address for you. You can do it by clicking on this link: www.sircon.com/Colorado and click *Change Address*. Please make sure your email address is also correct as the Colorado Division of Insurance sends frequent email information to licensees.

12. My resident state has changed. How do I change my address in that new state?

Please contact the Colorado Division of Insurance at <u>Licensing&ce@dora.state.co.us</u>

On the Subject line please enter: Change My Address

13. I have a current resident or non-resident license in Colorado and would like to add a line of authority. How do I do this?

Click on this link: www.sircon.com/Colorado

Then click on Apply for a License

14. What are the fees for licensing?

This information is available at: http://www.dora.state.co.us/insurance/regs/F1-2-10 0709.pdf

Scroll to page 7

15. Is there a different fee for individual producers and agencies?

No, fees apply to both individual producers and agencies.

16. Where can I find the statutes and regulations that apply to the sale of insurance?

http://www.dora.state.co.us/insurance/regs/ColoradoRevisedStatutes.htm

Article 2 – refers to Licenses

Regulations may be found at: http://www.dora.state.co.us/insurance/regs/rb.htm

Regulations regarding Producer Licensing are at 1-2.

17. How can I check to see if a producer is properly licensed?

Click on this link: http://cdilookup.asisvcs.com/IndividualSearch.aspx

• Scroll down and type in the name of the producer

18. I did not receive a copy of my license. How do I obtain it?

The Colorado Division of Insurance no longer mails paper licenses.

If you wish to print a copy of your license clink on this link: www.sircon.com/Colorado Then click on *Print Your License*.

If you renewed your license on Sircon, printing the license is free for 30 days after renewal. If you renewed on NIPR or you renewed on Sircon and it is more than 30 days from renewal, there is a \$5.00 fee for this service.

19. I have a complaint against a producer. How do I submit it?

Please provide as much information as possible.

Send the complaint to: Licensing&ce@dora.state.co.us

Please indicate on the Subject Line: Complaint Against a Producer

20. How can I obtain information on the disciplinary record of a producer?

Click on this link: http://www.dora.state.co.us/insurance/enforcement/ea.htm

2009 actions can be sorted by name and date.

21. I have a question regarding Surplus Lines licensing or information.

Please send an email to: <u>Licensing&ce@dora.state.co.us</u>

Please indicate on the Subject Line: Surplus Lines question

Also please go to our website, <u>www.dora.state.co.us/Insurance</u> - Click Information for Producers Click – Surplus Lines Broker Licensing on the left side of the page.

22. I have a question on title insurance or a title agent licensing.

Please send an email to: Licensing&ce@dora.state.co.us

Please indicate on the Subject Line: Title Insurance question

23. I have a question on Continuing Education.

Click on this link: http://www.dora.state.co.us/insurance/producer/conted.htm

24. Do I need a Public Adjusters license in Colorado?

Click on this link: http://www.dora.state.co.us/insurance/producer/adjuster.pdf

25. Are Third Party Administrators licensed in Colorado?

No

November 18, 2010